

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

IN RE:	)	CHAPTER 13
Easter M Petty,	)	CASE NO. 17 B 09815
	)	
Debtor(s),	)	Judge: LaShonda A. Hunt

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Easter M Petty,	)	
	)	
Plaintiff(s),	)	AP NO. 17-00261
	)	
-vs-	)	
	)	
BMO Harris Bank N.A.	)	
Brendan Financial Inc.	)	
	)	
Defendant(s).	)	

**NOTICE OF FILING**

Notice via Certified Mail To:

Brendan Financial, Inc., Michael R Collins, President, 8 S. Michigan, Ave #1414, Chicago, IL 60603  
BMO Harris Bank N.A., David Casper, CEO, 111 W. Monroe Street, Chicago, IL 60603

Notice via Regular U.S. Mail To:

Brendan Financial, 30 East Ave, Ste A, Riverside, IL 60546  
Scott R Barfuss, Brendan Financial, Inc., 24 East Ave, Riverside, IL 60546  
BMO Harris Bank N.A., ATTN: BRK-180-RC, 770 N Water St, Milwaukee WI 53202  
Adham Alaily, Egan & Alaily LLC, 321 N. Clark St., Suite 1430, Chicago, IL 60654

PLEASE TAKE NOTICE that on October 23, 2017, there was filed with the United States Bankruptcy Clerk the attached Affidavit of Easter M Petty, a copy of which is herewith served upon you.

/s/ David H. Cutler  
David H. Cutler, esq.  
Attorney for Debtor  
Cutler & Associates, Ltd.  
4131 Main St.  
Skokie, IL 60076  
Phone: (847) 673-8600

**CERTIFICATE OF SERVICE**

The undersigned, an Attorney, does hereby certify that a copy of this Notice and Motion was filed AND sent electronically and via US MAIL to the above captioned by 6:00 p.m. on or before October 23, 2017.

By: /s/ David Cutler  
David H. Cutler, esq

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BMO Harris Bank N.A.	)	
Brendan Financial Inc.	)	
	)	
Defendant(s).	)	

**AFFIDAVIT OF EASTER M PETTY**

I, Easter M Petty, being duly sworn, state that I reside at 1916 S 2nd Ave, Maywood, IL 60153, in support of my complaint to determine the validity of the second lien of BMO Harris Bank N.A. and Brendan Financial Inc. pursuant to 11 U.S.C. § 1322(b) and F. R. Bankr. P. 3012 state as follows:

1. That I filed for relief under Chapter 13 of the Bankruptcy Code on March 28, 2017.
2. That I own the property located at 1916 S 2nd Ave, Maywood, IL 60153.
3. That I took out a first mortgage with Lehman Brothers Bank FSB recorded with the Cook County Recorder of Deeds on 3/30/2007 as document number 0708905128. This mortgage was later assigned to Nationstar Mortgage LLC and recorded with the Cook County Recorder of Deeds on 9/12/2012 as document number 1225644089.
4. That I took out a second mortgage with GB Home Equity LLC, that was recorded on 11/24/2003 in the Office of the Cook County Recorder of Deeds as document

number 0332813055. This mortgage was later assigned to M&I Bank and recorded on 5/2/2005 in the Office of the Cook County Recorder of Deeds as document number 0512213017. M&I Bank merged with Harris N.A. and is now BMO Harris Bank N.A. which is currently a lienholder.

5. That I took out a third mortgage with Brendan Financial Inc., that was recorder on 5/20/2013 in the Office of the Cook County Recorder of Deeds as document number 1314054010. This mortgage was later modified through Brendan Financial Inc. and recorded on 6/27/2013 in the Office of the Cook County Recorder of Deeds as document number 1317829015.
6. That on May 3, 2017 I caused to be issued a summons and a complaint pursuant to F.R. Bankr. P. 3012 to determine the value of security of the second claim of BMO Harris Bank N.A. and Brendan Financial Inc.
7. That my attorneys served the summons and complaint on Brendan Financial, Inc., Michael R Collins, President, 8 S. Michigan, Ave #1414, Chicago, IL 60603 and BMO Harris Bank N.A., David Casper, CEO, 111 W. Monroe Street, Chicago, IL 60603 by certified mail and by regular U.S. mail on BMO Harris Bank N.A., ATTN: BRK-180-RC, 770 N Water St, Milwaukee WI 53202.
8. That at the time of my case filing Comparative Market Analysis reflected that the value of my property was to be \$67,967.00.
11. Accordingly, I owe more on the first mortgage of my property than it is worth.
12. That Brendan Financial Inc. failed to provide an appraisal on my property.
13. That I request that this Court enter an order valuing my property at \$67,967.00 and to strip the 3rd lien of Brendan Financial Inc.

Further Affiant Sayeth Not.

Dated: the 21 day of October, 2017

Easter M. Petty  
Easter M Petty

SUBSCRIBED AND SWORN Before Me

This 21 day of October, 2017

[Signature]  
NOTARY PUBLIC

